



122203

15866 U.S. PTO

Atty. Dkt. No. 037607-0177

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Williams et al.

Title: ONLINE MORTGAGE
QUALIFICATION AND
APPLICATION SYSTEM AND
PROCESS

Appl. No.: To be determined

Filing Date: To be determined

Examiner: To be determined

Art Unit: To be determined

CERTIFICATE OF EXPRESS MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.	
EL 979078255 US	12/22/03
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Karen Meier (Printed Name)	
 (Signature)	

17548 U.S. PTO
10/743484

122203

UTILITY PATENT APPLICATION
TRANSMITTAL

Mail Stop PATENT APPLICATION
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

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Enclosed are:

- ☒ Application Data Sheet (37 C.F.R. 1.76) (6 pages).
- ☒ Request for application not to be published with certification under 35 U.S.C. 122(b)(2)(B)(i) (1 page).
- ☒ Specification, Claims, and Abstract (58 pages, plus cover sheet).
- ☒ Formal drawings (39 sheets, Figures 1, 2a, 2b, 2c, 2d, 2e, 2f, 2g, 2h, 2i, 2j, 2k, 2l, 2m, 2n, 2o, 2p, 2q, 2r, 2s, 2t, 2u, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14a, 14b, 14c, 15, 16, 17, 18a, and 18b).

The filing fee is calculated below:

	Claims as Filed	Included in Basic Fee	Extra Claims	Rate	Fee Totals
Basic Fee				\$770.00 =	\$770.00
Total Claims:	21	- 20	= 1	x \$18.00 =	\$18.00
Independents:	3	- 3	= 0	x \$86.00 =	\$0.00
If any Multiple Dependent Claim(s) present:			+	\$290.00 =	\$0.00
				SUBTOTAL: =	\$788.00
<input type="checkbox"/>				Small Entity Fees Apply (subtract 1/2 of above): =	\$0.00
				TOTAL FILING FEE: =	\$788.00

☒ Check No. 13422 in the amount of \$788.00 to cover the filing fee is enclosed.

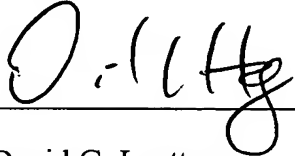
☒ The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated,

otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 12/22/03

By 

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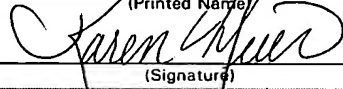
David G. Luetzgen

Attorney for Applicant

Registration No. 39,282

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EL 979078255 US	12/22/03
(Express Mail Label Number)	(Date of Deposit)
Karen Meier	
(Printed Name)	
	
(Signature)	

REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

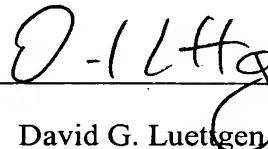
Applicant hereby certifies that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. Applicant hereby requests that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,

Date

12/22/03

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